

**FIG. 1**

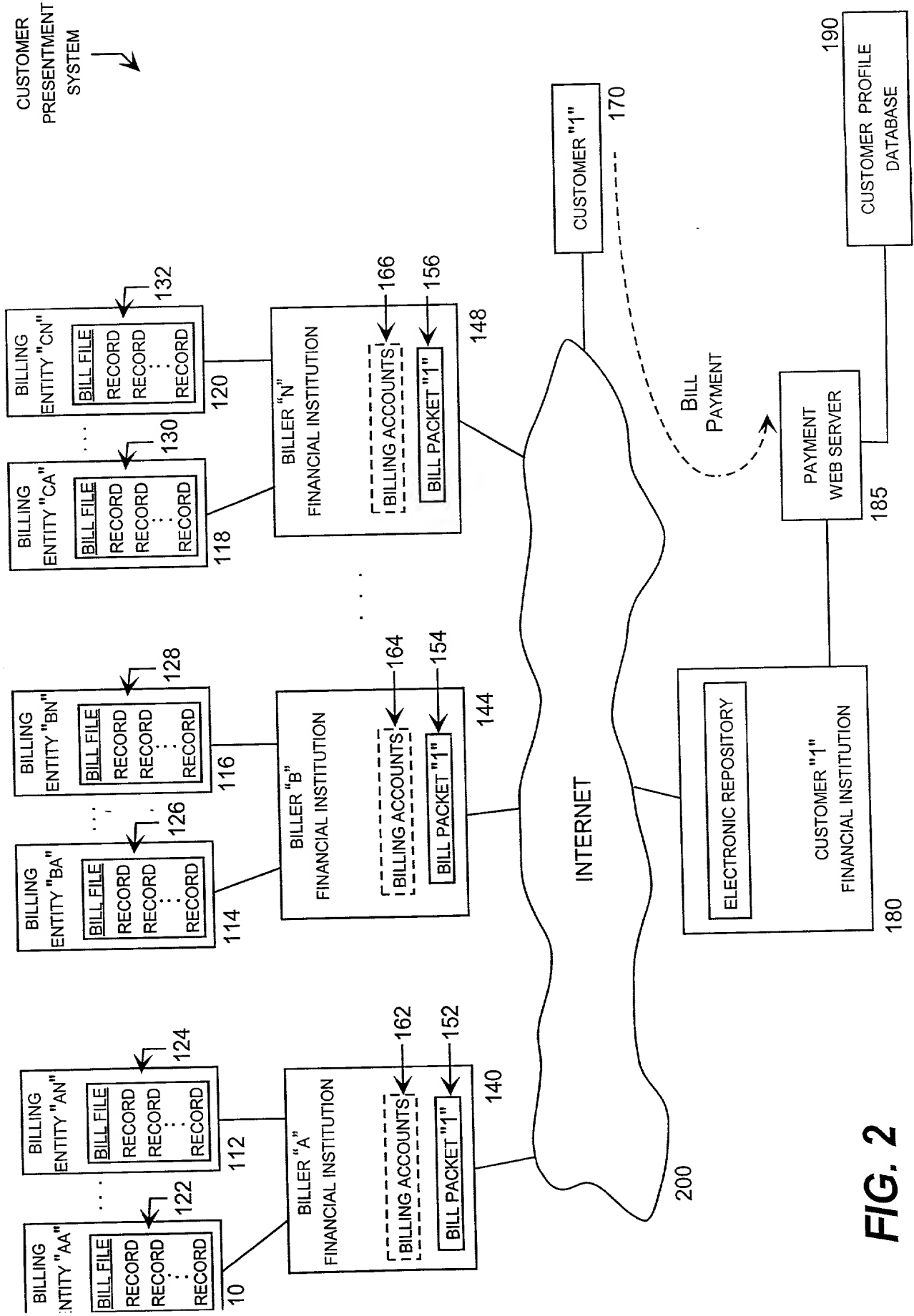


FIG. 2

CUSTOMER PAYMENT  
SYSTEM

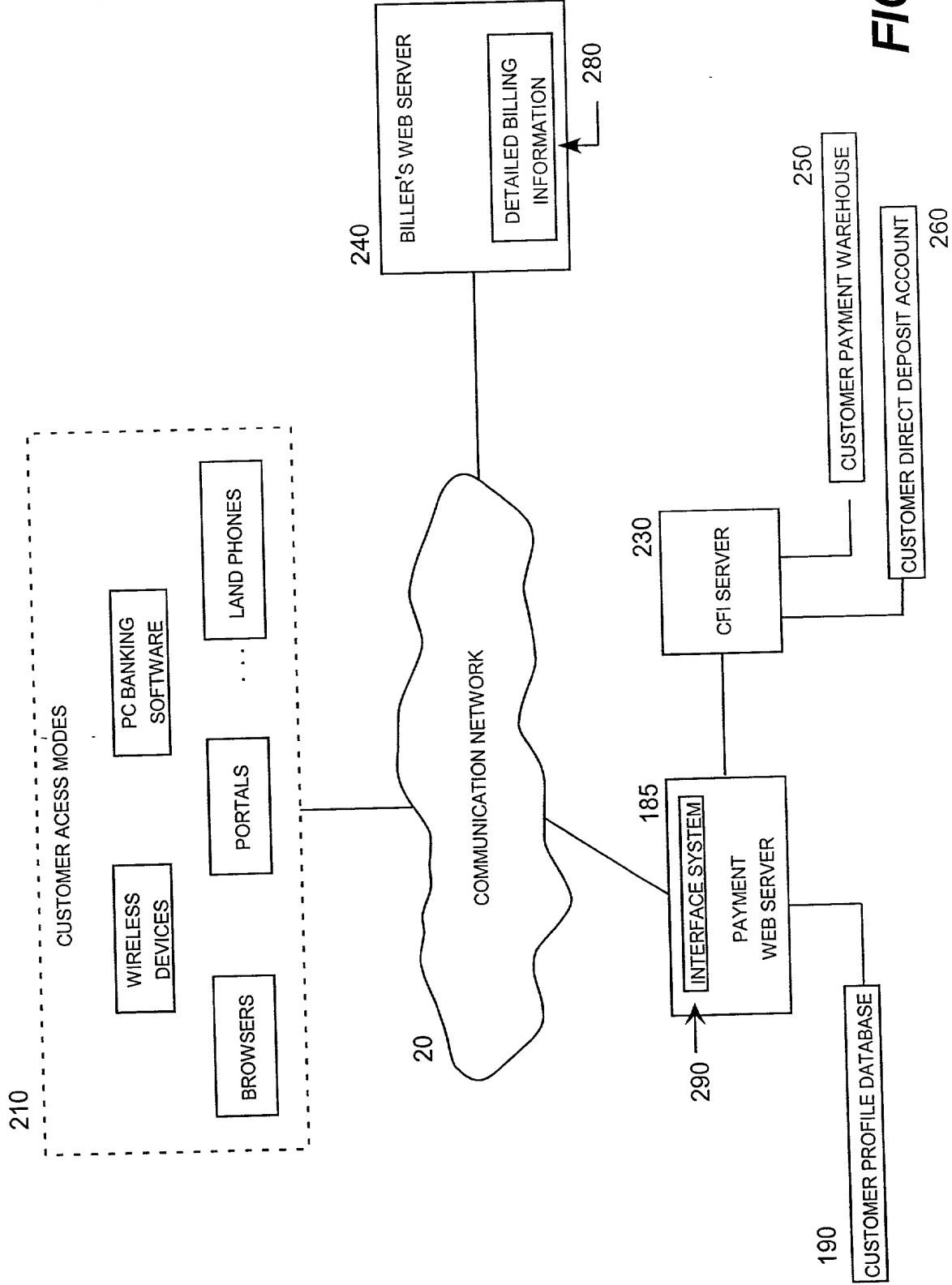
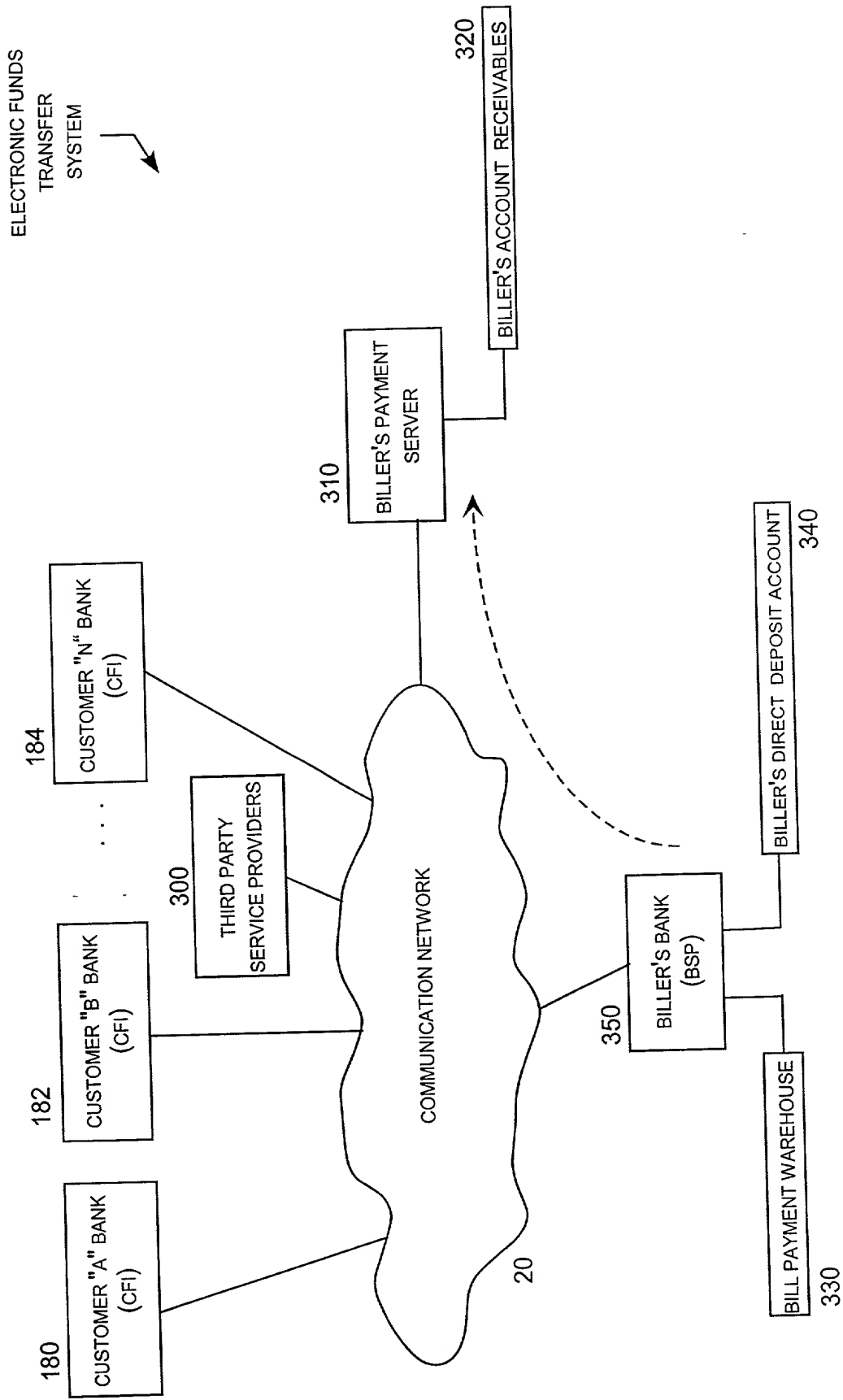


FIG. 3



BSP DATA MINING  
SYSTEM  
500

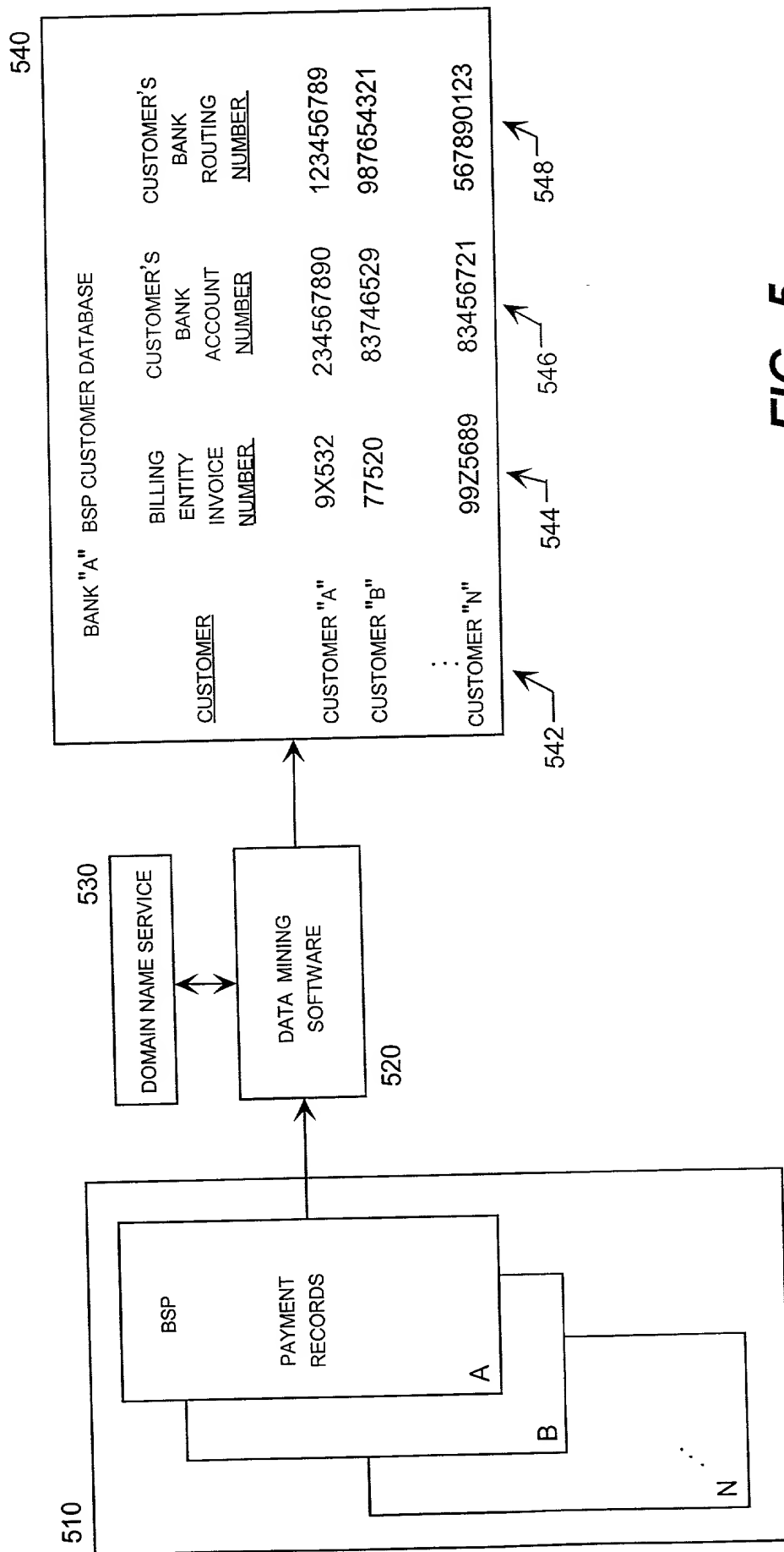
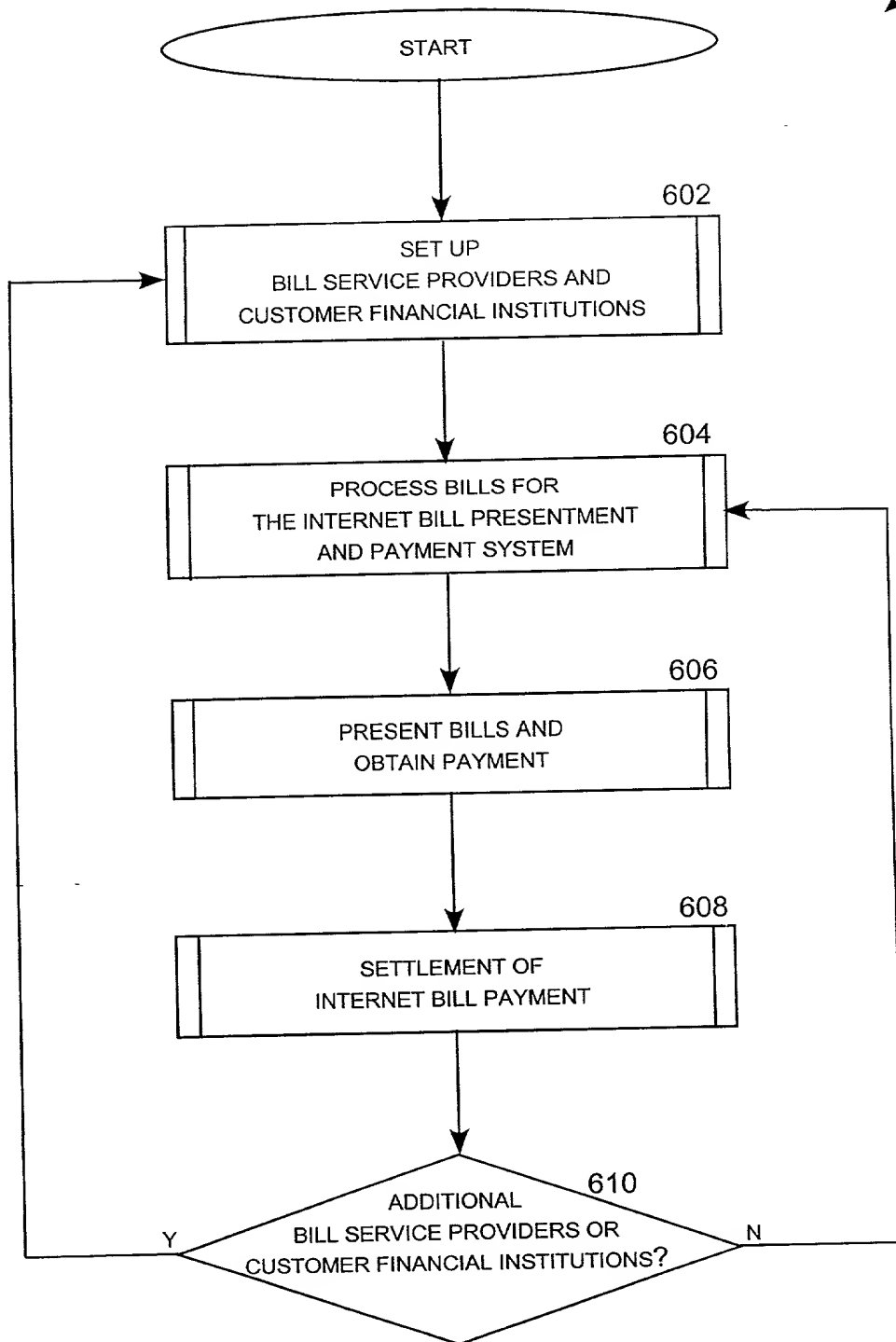
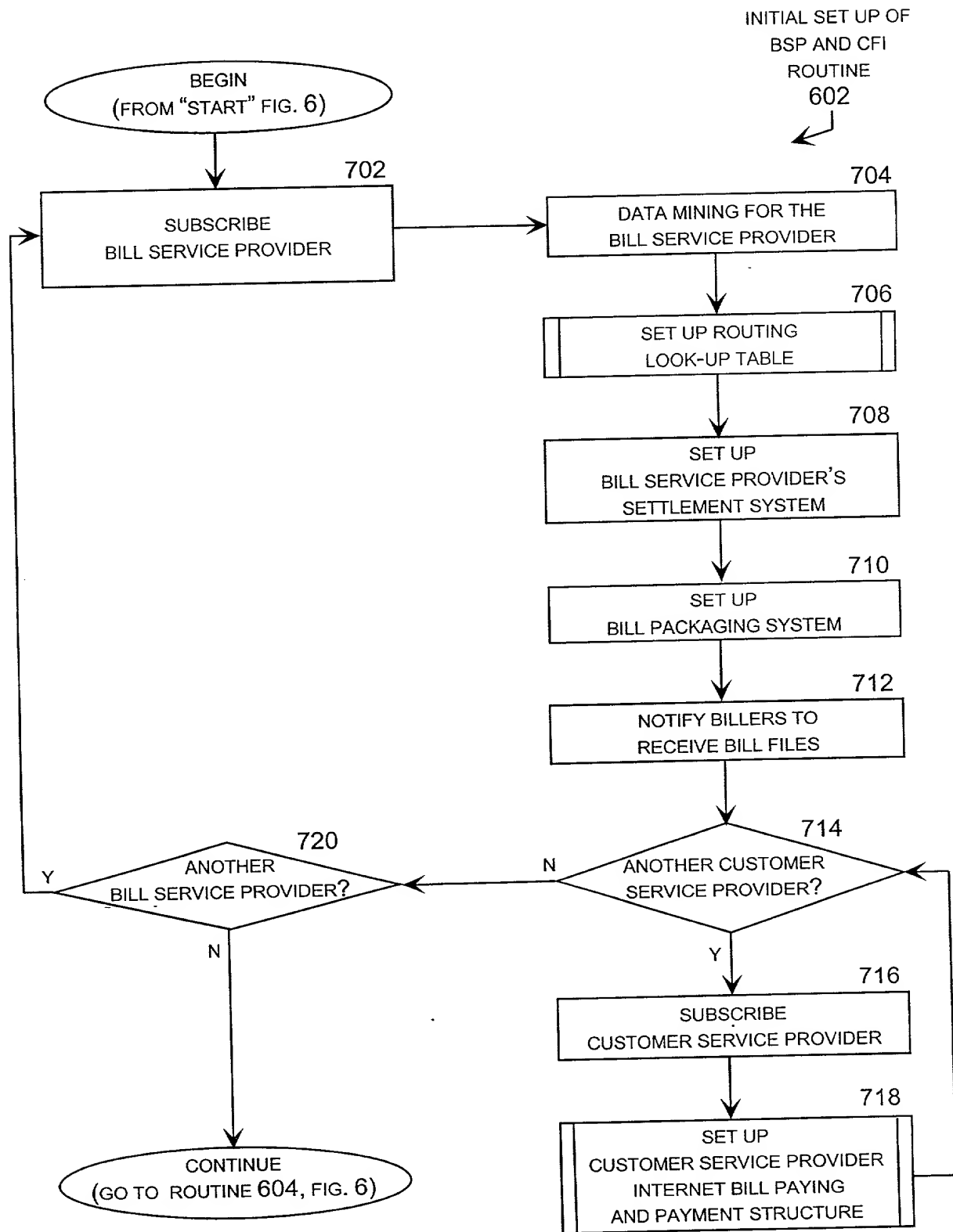


FIG. 5

INTERNET BILL  
PRESENTMENT AND  
PAYMENT ROUTINE  
600



**FIG. 6**



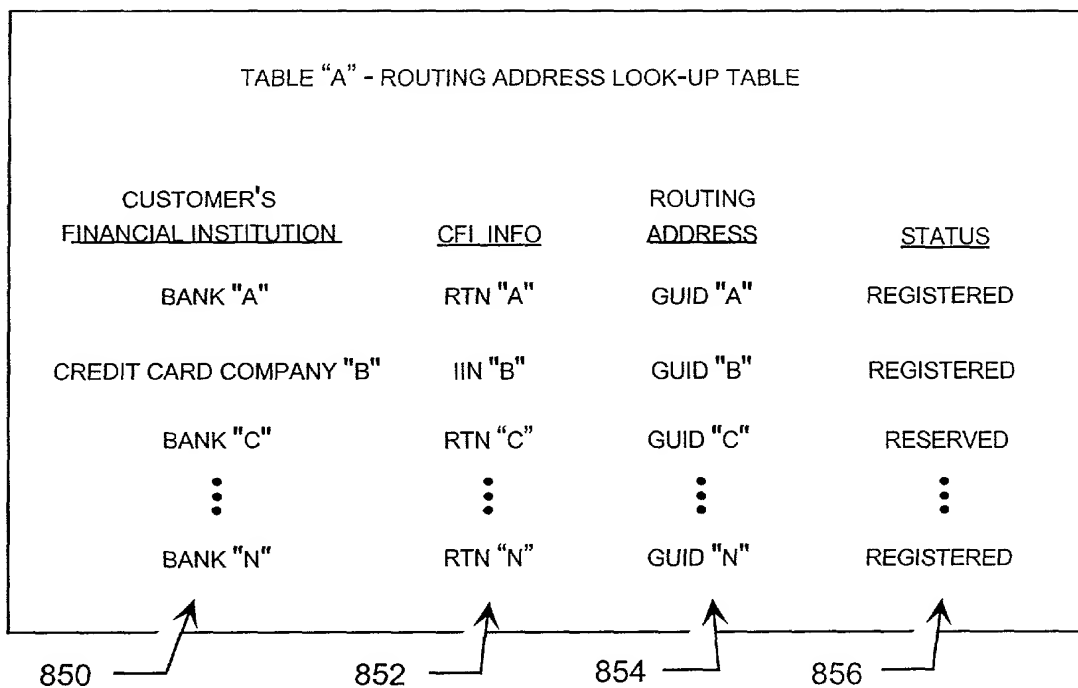
**FIG. 7**



**FIG. 8a**

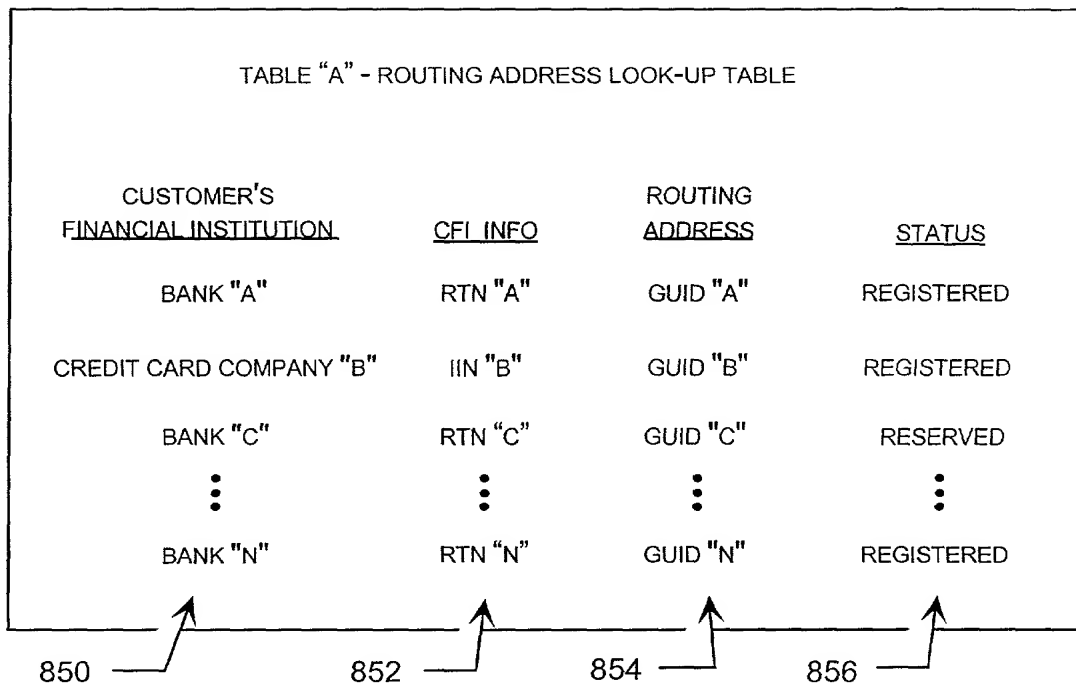


FIG. 8b

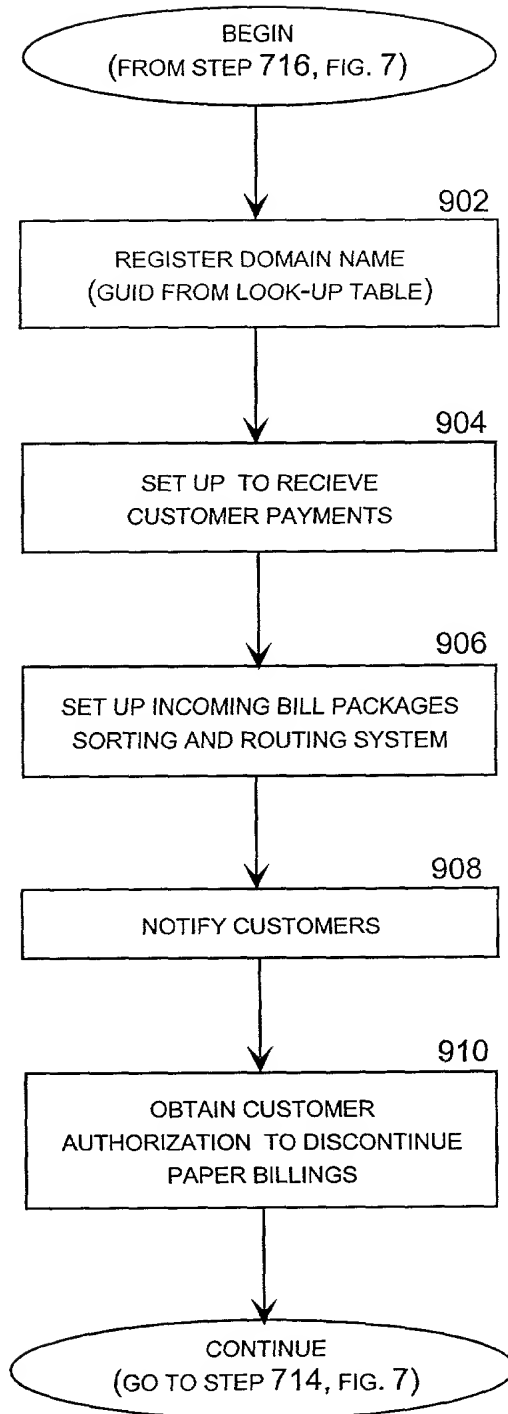


**FIG. 8b**

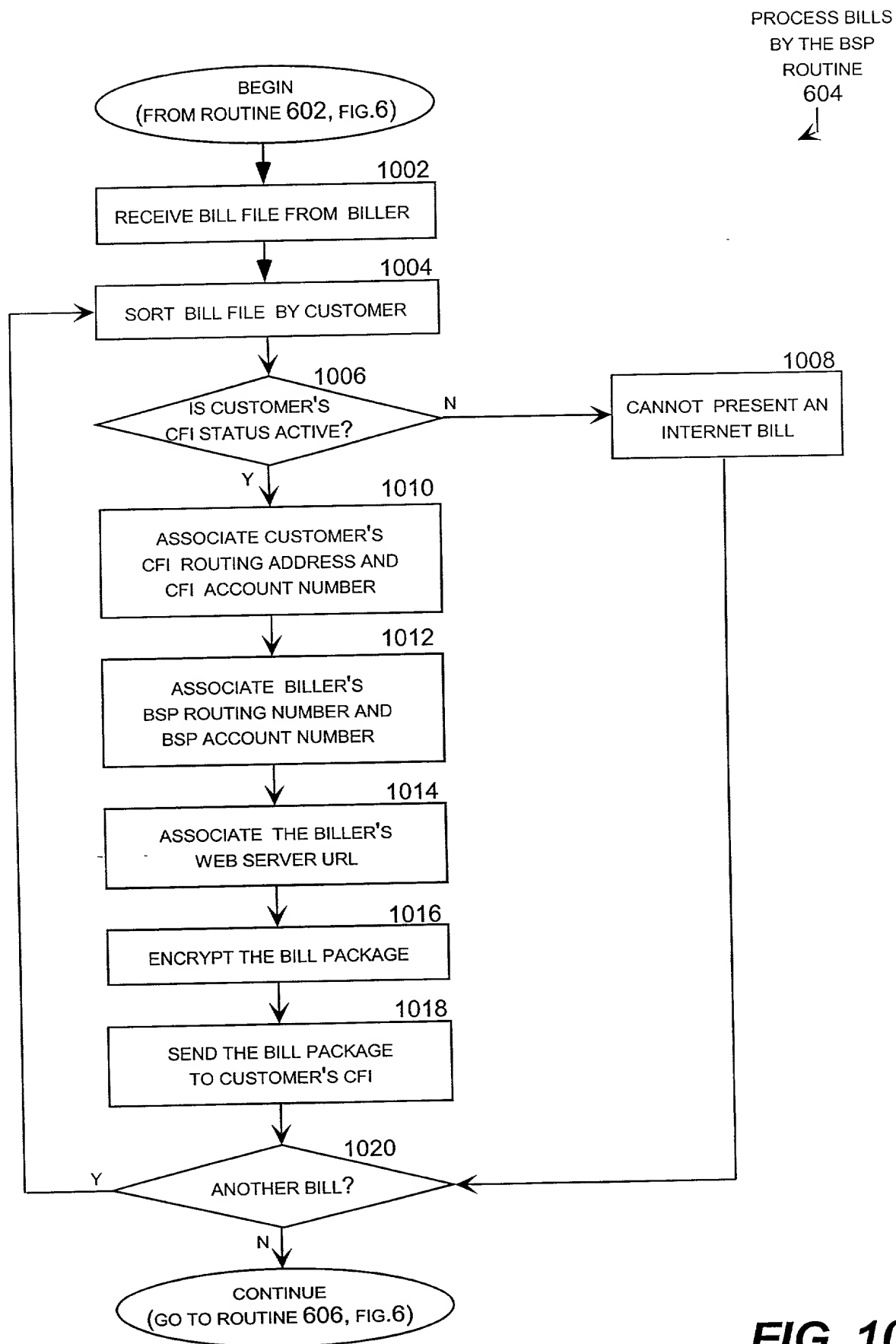
FIG. 8b



**FIG. 8b**

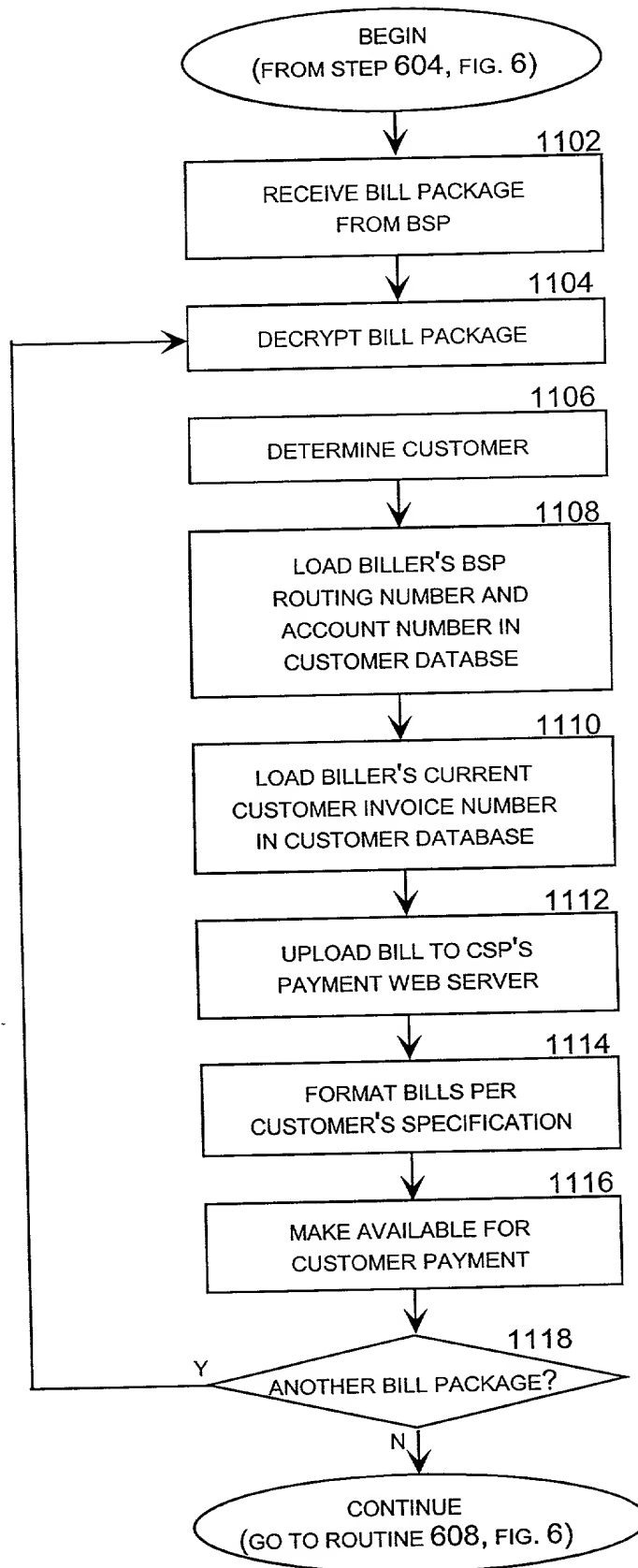


**FIG. 9**

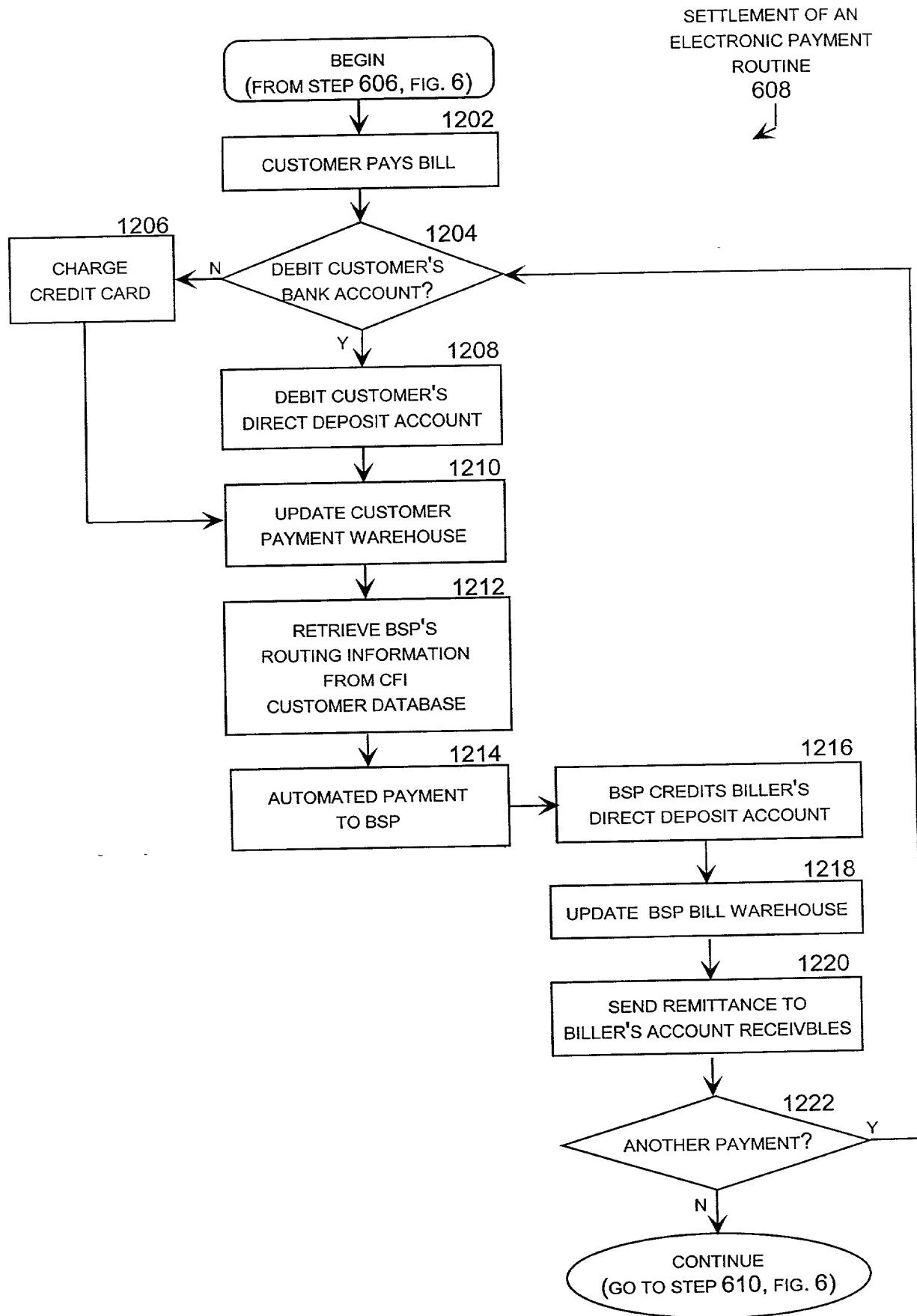


**FIG. 10**

PRESENT BILLS  
ROUTINE  
606



**FIG. 11**



**FIG. 12**